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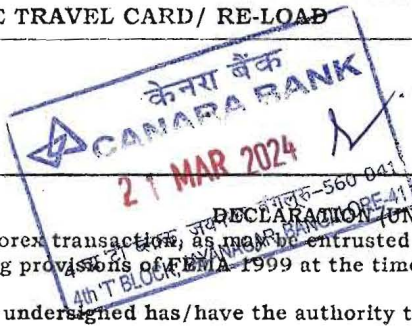
AD CODE: 0240123-8400009

FORM - A 2
APPLICATION CUM DECLARATION
(TO BE COMPLETED BY THE DECLARANT)

CUST.ID*

I	DETAILS OF THE APPLICANT (TO BE WRITTEN IN CAPITALS)			
	a	NAME*	DIRECTOR RV INSTITUTE OF MANAGEMENT	
	b	ADDRESS*	CA-17, 36 TH CROSS, 26 TH MAIN, 4 TH T BLOCK, JAYANAGAR, BENGALURU - 560 041	
	c	ACCOUNT NO.* TO BE DEBITED	0471101029127	
	d	CONTACT PHONE/MOBILE NO.*	9036876168	
	e	E-MAIL ID	director.rvim@rvei.edu.in	
II	DETAILS OF FOREIGN EXCHANGE REQUIRED			
	a	AMOUNT (SPECIFY CURRENCY)*	CURRENCY: 27,000 USD	AMOUNT:
	b	PURPOSE* S0902	REPATRIATION OF NRE FUND	
III	I authorize you to debit my A/c no.: 0471101029127 together with your charges and			
<input type="checkbox"/>	A	ISSUE DRAFT		
		BENEFICIARY NAME*		
<input checked="" type="checkbox"/>	B	EFFECT THE FOREIGN EXCHANGE REMITTANCE DIRECTLY BY SWIFT		
	1	BENEFICIARY NAME*	COURSERA INC	
		ADDRESS	381 E EVELYN AVE, MOUNTAIN VIEW, USA 94041	
	2	IBAN/ACCOUNT NO.*	1416817930	
	3	NAME AND ADDRESS OF THE BANK*	BANK OF AMERICA, N.A. 222 BROADWAY, NEW YORK, NY 10038	
	4	SWIFT (BIC) CODE	BOFAUS3N	
	5	BSB/ROUTING/FEDWIRE NO.	026009593	
	6	INTERMEDIARY BANK, IF ANY		
	7	BENEFICIARY E-MAIL ID	accounts-receivable@coursera.org	
<input type="checkbox"/>	C	ISSUE TRAVELERS CHEQUES		
<input type="checkbox"/>	D	ISSUE CURRENCY NOTES		
<input type="checkbox"/>	E	ISSUE TRAVEL CARD/ RE-LOAD		

*MANDATORY



SIGNATURE
Director
R.V. Institute of Management
Jayanagar, Bangalore - 560041

I/We hereby declare that all foreign transactions, as may be entrusted by us to the bank from time to time will be in strict conformity with the prevailing provisions of FEMA-1999 at the time the transactions are put through.

I/We further declare that the undersigned has/have the authority to give this declaration and undertaking on behalf of the firm/company.

I/We RV Institute of Management hereby declare that,

Foreign exchange purchased from you is for the purpose indicated above.

DATE: 19.03.2024
PLACE: BENGALURU

SIGNATURE

Director
R.V. Institute of Management
Jayanagar, Bangalore - 560041



Coursera, Inc.
381 E Evelyn Ave.
Mountain View CA 94041

Invoice

#19045

16-Feb-2024

Bill To
R. V. Institute of Management
CA 17, 36th Cross
26th Main, 4th T' Block,
Jayanagar,
Bangalore, Karnataka 560041
India

Ship To
R. V. Institute of Management
CA 17, 36th Cross
26th Main, 4th T' Block,
Jayanagar,
Bangalore, Karnataka 560041
India

Amount Remaining

\$27,000.00

Due Date: 17-Mar-2024

Terms
Net 30

PO #

Currency
USA

Memo

Item	Description	Amount
Coursera for Organizations: User License	Coursera for Organizations User License: 180 Coursera User Licenses with unlimited enrollments per license at \$150.00 per User License. Term: Start Date March 15, 2024 to March 14, 2025	\$27,000.00

Subtotal	\$27,000.00
Tax Total	\$0.00
Total	\$27,000.00

Payment Information:

Coursera Inc
Account Number: 1416817930
Bank Name: Bank of America, N.A.
Bank Address: 222 Broadway, New York, NY 10038
Routing (ACH): 121000358
Routing/ABA (Wire): 026009593
SWIFT: USD: BOFAUS3N
SWIFT: FX: BOFAUS6S

Payment by Check via USPS:
Coursera Inc
PO BOX 7410973
CHICAGO, IL 60674-0973

Alice
Pl. verify & process
11/3

27,000 USD B. 22,38,895/-

GST 18% REM IN 4,02,943/-

26,41,513/-



Matt Buner
SVP, Sr. Relationship Manager
Bank of America
555 California Street,
San Francisco, CA 94104
M 650.608.1236
matthew.buner@bofa.com

Coursera Inc.
381 E Evelyn Ave
Mountain View, CA 94041

13th March 2023

Dear Sir/Madam,

Please accept this letter as verification that Coursera Inc. (the "Customer") has the account listed below with Bank of America, N.A. (the "Bank").

Account Name:	Coursera Inc
Account Number:	1416817930
Bank Name:	Bank of America, N.A.
Bank Address:	222 Broadway, New York, NY 10038
Routing (ACH):	121000358
Routing/ABA (Wire):	026009593
SWIFT:	USD: BOFAUS3N FX: BOFAUS6S

Please note that the information provided by the Bank in this letter is given as of the date of this letter and is subject to change without notice, and is provided in strict confidence to you for your own use only, without any responsibility, guarantee, representation, warranty (expressed or implied), commitment or liability on the part of the Bank, its parents, subsidiaries or affiliates or any of its or their directors, officers or employees to you or any third party, and none of them assumes any duties or obligations to you in connection herewith or any transaction between you or your affiliates and the Customer. This letter is not to be quoted or referred to without the Bank's prior written consent. The Bank cannot provide any opinions of the creditworthiness of the Customer or any of its affiliates, and the above information does not constitute an opinion of the Bank of the ability of the Customer to successfully perform its obligations under any agreement it may enter into with you, the Bank or any other person or entity.

The Bank has no duty and undertakes no responsibility to update or supplement the information set forth in this letter.

Best regards,

Matt Buner
SVP, Sr. Relationship Manager
Bank of America, N.A.

FORM NO. 15CB[See rule 37BB]

Certificate of an accountant

Acknowledgement Number -145177260180324



e-Filing Anywhere Anytime
Income Tax Department, Government of India

We, have examined the agreement (wherever applicable) between M/s. RASHTREEYA SIKSHANA SAMITHI TRUST with PAN AAATR0758A (Remitters) and M/s. COURSERA INC (Beneficiary) requiring the above remittance as well as the relevant documents and books of account required for ascertaining the nature of remittance and for determining the rate of deduction of tax at source as per provisions of Chapter- XVII-B. We hereby certify the following :-

A.	Name and address of the beneficiary of the remittance		COURSERA INC 381 E., Evelyn Avenue,,California,Mountain View,California,Foreign,United States Of America - 94041
B.	1.	Country to which remittance is made	United States Of America
		Currency	USD
	2.	Amount payable	
		In foreign currency	27,000
		In Indian (₹)	₹ 22,38,570
	3.	IFSC Code	CNRB0000471
		Name of Bank	CANARA BANK
		Branch of the bank	BANGALORE JNR 4TH T BLOCK
	4.	BSR code of the bank branch (7 digit)	0240146
	5.	Name of the Authorized Dealer	Canara Bank
		Branch Address of the Authorized dealer	International Division, Maker Chambers III, 7th Floor, Nariman Point, Mumbai 400 021
	6.	Proposed date of remittance	21-Mar-2024
	7.	Nature of remittance as per agreement/document	Software Licences
	8.	Please furnish the relevant purpose code as per RBI	Charges for the use of intellectual property n.i.e S0902 - Payment for use, through licensing arrangements, of produced originals or prototypes (such

		as manuscripts and films), patents, copyrights, trademarks and industrial processes etc.
9.	In case the remittance is net of taxes, whether tax payable has been grossed up	No
10.	Taxability under the provisions of the Income-tax Act (without considering DTAA)	
	i. Is remittance chargeable to tax in India	No
	ii. If not reasons thereof	As per section 9 read with article 12 of DTAA between India and USA the licensing fee is not royalty or use of copyright hence does not give rise to any income taxable in India
	iii. If yes, (a) the relevant section of the Act under which the remittance is covered	-
	(b) The amount of income chargeable to tax	-
	(c) The tax Liability	-
	(d) Basis of determining taxable income and tax liability	-
11.	If income is chargeable to tax in India and any relief is claimed under DTAA	
	i. Whether tax residency certificate is obtained from the recipient of remittance	Yes
	ii. Please specify relevant DTAA	UNITED STATES OF AMERICA
	iii. Please specify relevant article of DTAA	12
	iv. Taxable income as per DTAA	₹ 0
	v. Tax liability as per DTAA	₹ 0
11.A	If the remittance is for royalties, fee for technical services, interest, dividend, etc,(not connected with permanent establishment) please indicate:-	No
	a. Article of DTAA	-
	b. Rate of TDS required to be deducted in terms of such article of the applicable DTAA (%)	-
11.B	In case the remittance is on account of business income,please indicate:-	No
	a. Whether such income is liable to tax in India	-

	b. If so, the basis of arriving at the rate of deduction of tax	-
	c. If not, then please furnish brief reasons thereof. specifying relevant article of DTAA	-
11.C	In case the remittance is on account of capital gains, please indicate :-	No
	a. Amount of long term capital gains	-
	b. Amount of short-term capital gains	-
	c. basis of arriving at taxable income	-
11.D	In case of other remittance not covered by sub-items A, B and C	Yes
	a. Please specify nature of remittance	SOFTWARE LICENSES
	b. Whether taxable in India as per DTAA	No
	c. If yes, rate of TDS required to be deducted in terms of such article of the applicable DTAA (%)	-
	d. If not, please furnish brief reasons thereof, specifying relevant article of DTAA	THERE IS NO PERMANENT ESTABLISHMENT IN INDIA.THE AMOUNTS ARE NOT LIABLE FOR TAX IN INDIA.
12.	Amount of TDS	
	In foreign currency	0
	In Indian (₹)	₹ 0
13.	Rate of TDS (%)	As per DTAA 0
14.	Actual amount of remittance after TDS (In foreign currency)	27,000
15.	Date of deduction of tax at source, if any	-

Accountant Name	SHANTAPPA BASAVARAJ
Name of the proprietorship/firm	SANTHAPPA AND CO.,
Membership Number	018133
Address	No. 201, House of Lords, St. Marks Road, Bangalore G.P.O., BANGALORE, Karnataka, INDIA, 560001
Registration Number	003613S

IP Address	49.205.146.251
Date of Certificate	18-Mar-2024
Place	Bangalore

Acknowledgement Number - 145177260180324

This form has been digitally signed by SHANTAPPA BASAVARAJ having PAN ABOPB9785E from IP Address 49.205.146.251 on 18-Mar-2024 12:42:01 PM
Dsc SI No and issuer ,C=IN,O=Pantagon Sign Securities Pvt. Ltd.,OU=Certifying Authority

UDIN : 24018133BKGT5Z2710



Acknowledgement Receipt of Income Tax Forms

(Other Than Income Tax Return)



e-Filing Acknowledgement Number / Quarterly Statement Receipt Number	Date of e-Filing
145096480180324	18-Mar-2024

Name	: RASHTREEYA SIKSHANA SAMITHI TRUST
PAN/TAN	: AAATR0758A
Address	: R V TEACHERS COLLEGE BUILDING,Bangalore South,Jayangar III Block S.O,BANGALORE,Karnataka,INDIA,560011
Form No.	: Form 15CA [Part C]
Form Description	: Information to be furnished for payments to a non-resident not being a company, or to a foreign company This form is in compliance with rule 37BB.
Assessment Year	: -
Financial Year	: 2023-24
Month	: -
Quarter	: -
Filing Type	: Original X DELETED
Capacity	: SECRETARY
Verified By	: AATPM9340C

(This is a computer generated Acknowledgement Receipt and needs no signature)

Acknowledgement Receipt of Income Tax Forms

(Other Than Income Tax Return)



e-Filing Anywhere Anytime
Income Tax Department, Government of India

e-Filing Acknowledgement Number / Quarterly Statement Receipt Number
145177260180324

Date of e-Filing
18-Mar-2024

Name	:	RASHTREEYA SIKSHANA SAMITHI TRUST
PAN/TAN	:	AAATR0758A
Address	:	R V TEACHERS COLLEGE BUILDING,Bangalore South,Jayangar III Block S.O,BANGALORE,Karnataka,INDIA,560011
Form No.	:	Form 15CB
Form Description	:	Certificate of an accountant. This form is in compliance with rule 37BB.
Assessment Year	:	-
Financial Year	:	2023-24
Month	:	-
Quarter	:	-
Filing Type	:	Original
Capacity	:	Chartered Accountant
Verified By	:	018133

(This is a computer generated Acknowledgement Receipt and needs no signature)

FORM NO. 15CA [See rule 37BB]

Information to be furnished for payments to a non-resident not being a company, or to a foreign company

Acknowledgement Number -145096480180324



e-Filing Anywhere Anytime
Income Tax Department, Government of India

Part C

To be filled up if the remittance is chargeable to tax under the provisions of the Income-tax Act, 1961 and the remittance or the aggregate of such remittances, as the case may be, exceeds five lakh rupees during the financial year and a certificate in Form No. 15CB from an accountant as defined in the Explanation below subsection (2) of section 288 has been obtained.

Section A - GENERAL INFORMATION

Remitter

Name of the remitter	RASHTREEYA SIKSHANA SAMITHI TRUST
PAN of the remitter	AAATR0758A
TAN of the remitter	-
Area Code	DLC
AO Type	CA
Range Code	502
AO No	1
Principal Place of Business	India
Complete Address of the remitter	R V TEACHERS COLLEGE BUILDING, , Bangalore South, Jayangar III Block S.O, BANGALORE, Karnataka, INDIA - 560011
Email of the remitter	rv@rvei.edu.in
Phone Number of the remitter	9845422991
Status	Trust
Residential status of remitter	Resident

Remittee

Name of recipient of remittance	COURSERA INC
PAN of the recipient of remittance	AAICC4141K
Status	Company

Address	381 E., Evelyn Avenue,,California,Mountain View,California,Foreign,United States Of America - 94041
Email address	-
Phone Number	-
Country to which remittance is made	United States Of America
Principal Place of Business	United States Of America

Accountant

a. Name of the Accountant signing the certificate	SHANTAPPA BASAVARAJ
b. Name of the proprietorship/firm of the accountant	Santhappa and Co.,
c. Address	No. 201, House of Lords, St. Marks Road, Bangalore G.P.O., BANGALORE, Karnataka, INDIA, 560001
d. Registration no. of the accountant	018133
e. Date of certificate	18-Mar-2024
f. Certificate No.	145177260180324

Section B - PARTICULARS OF REMITTANCE AND TDS (as per certificate of the accountant)

Remittance

1. Country to which remittance is made	United States Of America
Currency	USD
2. Amount Payable	
In foreign currency	27,000
In Indian (₹)	₹ 22,38,570
3. IFSC Code	CNRB0000471
Name of Bank	CANARA BANK
Branch of the bank	BANGALORE JNR 4TH T BLOCK
4. BSR Code of the bank branch (7 digit)	0240146
5. Name of Authorized Dealer	Canara Bank

	Branch Address of the authorized dealer	International Division, Maker Chambers III, 7th Floor, Nariman Point, Mumbai 400 021
6	Proposed date of remittance	21-Mar-2024
7.	Nature of remittance as per agreement/document	Software Licences
8.	Relevant purpose code as per RBI	Charges for the use of intellectual property n.i.e S0902 - Payment for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks and industrial processes etc.
9.	In case the remittance is net of taxes, whether tax payable has been grossed up	No

I.T. Act

10.	Taxability under the provisions of the Income-tax Act (without considering DTAA)	
	a. The relevant section of the Act under which the remittance is covered	-
	b. The amount of income chargeable to tax	-
	c. The tax Liability	-
	d. Basis of determining taxable income and tax liability	-

DTAA

11.	If any relief is claimed under DTAA	
	i. Whether tax residency certificate is obtained from the recipient of remittance	Yes
	ii. Please specify relevant DTAA	UNITED STATES OF AMERICA
	iii. Please specify relevant article of DTAA (Nature of payment as per DTAA)	12
	iv. Taxable income as per DTAA	₹ 0
	v. Tax liability as per DTAA	₹ 0
A.	If the remittance is for royalties, fee for technical services, interest, dividend, etc,(not connected with permanent establishment), please indicate	No

a. Article of DTAA	-
b. Rate of TDS required to be deducted in terms of such article of the applicable DTAA (%)	-
B. In case the remittance is on account of business income, please indicate	No
a. The amount of income liable to tax in India	₹ 0
b. The basis of arriving at the rate of deduction of tax	-
C. In case the remittance is on account of capital gains, please indicate	No
a. Amount of long term capital gains	-
b. Amount of short-term capital gains	-
c. basis of arriving at taxable income	-
D. In case of other remittance not covered by sub-items A, B and C	Yes
a. Please specify nature of remittance	SOFTWARE LICENSES
b. Whether taxable in India as per DTAA	No
c. If yes, rate of TDS required to be deducted in terms of such article of the applicable DTAA (%)	-
d. If not, please furnish brief reasons thereof specifying relevant article of DTAA	THERE IS NO PERMANENT ESTABLISHMENT IN INDIA. THE AMOUNTS ARE NOT LIABLE FOR TAX IN INDIA.

TDS

12. Amount of tax deducted at source	
In foreign currency	0
In Indian (₹)	₹ 0
13. Rate of TDS as per Income-tax Act (%) or As per DTAA (%)	As per DTAA
14. Actual amount of remittance after TDS (In foreign currency)	27,000
15. TDS Date of deduction of tax at source, if any	-

Verification

I, ALAMPALLI VENKATARAMANASANJEEV MURTHY, son/daughter of A VENKATARAMANA SETTY in the capacity of SECRETARY (designation) solemnly declare that the information given above is true to the best of my knowledge and belief and no relevant information has been concealed.

I, certify that a certificate has been obtained from an accountant, particulars of which are given in this Form,

certifying the amount, nature and correctness of deduction of tax at source.

In case where it is found that the tax actually deductible on the amount of remittance has not been deducted or after deduction has not been paid or not paid in full, I undertake to pay the amount of tax not deducted or not paid, as the case may be, along with interest due. I shall also be subject to the provisions of penalty for the said default as per the provisions of the Income-tax Act, 1961.

I, further undertake to submit the requisite documents for enabling the Income-tax authorities to determine the nature and amount of income of the recipient of the above remittance as well as documents required for determining my liability under the Income-tax Act, 1961 as a person responsible for deduction of tax at source.

Name of the person responsible for paying to non-resident	ALAMPALLI VENKATARAMANASANJEEV MURTHY
Designation of the person responsible for paying to non-resident	SECRETARY
IP Address	49.205.196.19
Date	18-Mar-2024
Place	Bangalore

Acknowledgement Number - 145096480180324

Income Tax Form submitted electronically on 18-Mar-2024 01:02:51 PM from IP Address 49.205.196.19 and verified by ALAMPALLI VENKATARAMANASANJEEV MURTHY having PAN/TAN AATPM9340C on 18-Mar-2024 01:02:45 PM using Electronic Verification Code TIQD58HL8I generated through Aadhaar OTP mode.

To: Whomsoever it may concern

Re: No Permanent Establishment Declaration for Financial Year 2023-24

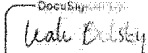
In the context of enabling you to comply with your withholding tax obligations, under the provisions of Indian Income-tax Act, 1961 read with the provisions of Double Tax Avoidance Agreement between the United States and India ("US-India DTAA"), we hereby declare as under:

1. Coursera, Inc. ("Coursera", "We", "US" or "the Company") is a company incorporated in the State of Delaware, USA, on October 7, 2011. The Company is a tax resident of the United States of America within the meaning of Article 4 of the US-India DTAA. A copy of the certificate of tax residency issued by the tax authorities of the United States is enclosed herewith. The Company is the beneficial owner of receipts from you and the same will be subjected to tax in the United States as per the prevailing tax laws thereof. Accordingly, Coursera is entitled to claim the outcome of beneficial provisions of the US-India DTAA.
2. The Company Taxpayer Identification Number in the United States is 45-3560292 and the Permanent Account Number (PAN) allotted to the Company by Indian Tax Authorities is AAICC4141K.
3. The Company does not constitute a permanent establishment ("PE") in India as defined in Article 5 of the US-India DTAA for the financial year 2023-24.
4. We request that the withholding tax, if applicable, on payments made to us be determined after considering the beneficial provisions of the US-India DTAA. The amount payable to Coursera is for user access to educational content in the nature of business income covered under Article 7 of the US-India DTAA and is not chargeable to tax in India in absence of a PE.
5. In case of any non-disclosure of material facts or misrepresentation with regard to compliance with Indian tax laws on our part, we shall indemnify you to the extent of taxes and other liabilities that may be levied on you by the Indian Revenue Authorities.

This certificate is being issued to enable you to decide upon the applicable withholding tax applicable on the transaction with our company. Please note though that we do not believe payment to Coursera, Inc. for access to our learning platform is required to be subjected to tax withholding since the payment is not chargeable to tax in India as it neither constitutes royalty nor fee for technical services under the provisions of the Income-tax Act, 1961 read with the provisions of US-India DTAA.

If there is any change in the above facts the same would be intimated to you accordingly.

For
Coursera, Inc.


Authorized Signatory
Name: Leah Belsky
Title: Senior Vice President

Date: DocuSigned by



Certificate Of Completion

Envelope Id: CBEB5D7D5A2E42908ED49055DEEA334F		Status: Completed
Subject: Complete with DocuSign: Coursera No PE Declaration - India Template FY23-24.docx.pdf		
Source Envelope:		
Document Pages: 1	Signatures: 1	Envelope Originator:
Certificate Pages: 5	Initials: 1	Debarshi Mukherjee
AutoNav: Enabled	Stamps: 1	381 E. Evelyn Ave
Envelope Stamping: Enabled		Mountain View, CA 94041
Time Zone: (UTC-08:00) Pacific Time (US & Canada)		dmukhorjee@coursera.org
		IP Address: 134.238.18.240

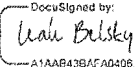
Record Tracking

Status: Original	Holder: Debarshi Mukherjee	Location: DocuSign
4/7/2023 7:52:09 AM	dmukherjee@coursera.org	

Signer Events

Signature	Timestamp
Hai-Ching Yang	Sent: 4/7/2023 7:53:26 AM
hyang@coursera.org	Viewed: 4/7/2023 9:13:56 AM
Managing Counsel, Americas and Government	Signed: 4/7/2023 9:15:10 AM
Coursera, Inc.	
Security Level: Email, Account Authentication (None)	
Using IP Address: 76.14.16.40	
Signed using mobile	

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Leah Belsky	DocuSigned by:  A1AAB43BAFA0406	Sent: 4/7/2023 9:15:11 AM
leah@coursera.org		Viewed: 4/7/2023 12:47:54 PM
CRO		Signed: 4/7/2023 12:48:00 PM
Coursera, Inc.	Signature Adoption: Pre-selected Style	
Security Level: Email, Account Authentication (None)	Using IP Address: 172.58.229.147	
	Signed using mobile	

Electronic Record and Signature Disclosure:
Accepted: 1/18/2018 2:36:56 PM
ID: 3d99a8e3-5584-424f-a6c5-2f797d80aa11

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Megan Kovacs	<div>COPIED</div>	Sent: 4/7/2023 12:48:02 PM
mekovacs@coursera.org		Viewed: 4/7/2023 12:50:08 PM
Security Level: Email, Account Authentication (None)		
Electronic Record and Signature Disclosure: Not Offered via DocuSign		
Witness Events	Signature	Timestamp

Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	4/7/2023 7:53:26 AM
Certified Delivered	Security Checked	4/7/2023 12:47:54 PM
Signing Complete	Security Checked	4/7/2023 12:48:00 PM
Completed	Security Checked	4/7/2023 12:48:02 PM
Payment Events	Status	Timestamps
Electronic Recording	Disclosure	

CONSUMER DISCLOSURE

From time to time, Coursera (we, us or Company) may be required by law to provide certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign (DocuSign) electronic signing system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction, these terms and conditions, please confirm your agreement by clicking the button at the bottom of this document.

Getting paper copies

At any time, you may request from us a paper copy of any record provided electronically to you by us. You will have the ability to download and print documents to you through the DocuSign system during and immediately after signing. If you elect to create a DocuSign signer account, you may access them for a limited time (usually 30 days) after such documents are first sent to you. After such time, we will send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us using the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive notices and disclosures in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, this may slow the speed at which we can complete certain steps in transactions with you and may increase the cost to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind and withdrawing your consent using the DocuSign "Withdraw Consent" button, you must place a DocuSign envelope instead of signing it. This will indicate to us that you are withdrawing your consent to receive required notices and disclosures electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

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